

AFTER RECORDING RETURN TO:
Rainier Foreclosure Services, Inc.
c/o Schweet Rieke & Linde, PLLC
80th Avenue Professional Building
2955 80th Avenue S.E., Suite 102
Mercer Island, WA 98040



200807150103

Skagit County Auditor

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LAND TITLE OF SKAGIT COUNTY

WE ARE A DEBT COLLECTOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

If you filed bankruptcy or have been discharged in bankruptcy, this communication is for informational purposes only and is not intended as an attempt to collect this debt from you personally.

NOTICE OF TRUSTEE'S SALE

TO: Occupants of the Premises
Chuck Reed
Yvonne Sanford
aka Yvonne L. Reed
All other interested parties

Jane Doe Reed
John Doe Sanford
Sound Community Bank

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Rainier Foreclosure Services, Inc., will on October 31, 2008 at the hour of 10:00 a.m., outside the main lobby of the Skagit County Courthouse, 205 West Kincaid ST, in the City of Mt Vernon, State of Washington, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, situated in the County of Skagit, State of Washington, to wit:

Lot 10, Lot 11 and the Northwesterly 10 feet of Lot 12, Block 29, "plat of the Town of Montborne, Skagit County, Washington", as per plat recorded in volume 2 of plats, page 80, records of Skagit County, Washington.

(Tax parcel No. 4135-029-012-0000 (P114099))

(commonly known as 18223 Montborne Road, Mt Vernon WA 98274), which is subject to that certain Deed of Trust, dated March 21, 2005, recorded March 23, 2005, under Auditor's File No. 200503230089, records of Skagit County, Washington, from Chuck Reed, an unmarried man and Yvonne Sanford, an unmarried woman, each as their separate estate, as Grantors to secure an obligation in favor of Sound Community Bank, as Beneficiary.

II.

No action commenced by the Beneficiary of the Deed of Trust is now pending to seek satisfaction of the obligation in any Court by reason of the Borrower's or Grantor's default on the obligation secured by the Deed of Trust.

III.

The Default for which this foreclosure is made is as follows: Failure to pay when due the following amounts which are now in arrears:

Monthly Payments:

4 monthly payments at \$1,445.00 each
04/01/08 through 07/01/08

\$ 5,780.00

Unpaid Accrued Late Charges:

3 late charges of approx. \$54.56 for each monthly payment
not made within 15 days of its due date

\$ 163.68

Additional Default Interest:

\$.00

TOTAL

\$ 5,943.68

*plus all attorney's fees and costs and
foreclosure fees and costs incurred

Default other than failure to make monthly payments:

N/A

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$175,088.41, together with interest as provided in the note or other instrument secured from June 4, 2008, and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute.

V.

The above-described real property will be sold to satisfy the expense of sale and the obligation secured by said Deed of Trust as provided by statute. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on 31st day of October, 2008. The defaults referred to in paragraph III must be cured by the 20th day of October, 2008 (11 days before the sale date) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before the 20th day of October, 2008 (11 days before the sale date), the default(s) as set forth in paragraph III are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after the 20th day of October, 2008, by the Borrower or Grantor or the holder of any recorded junior lien or encumbrance paying the principal and interest plus costs, fees, and advances, if any, made pursuant to the terms of the obligation and/or deed of trust, and curing all other defaults.



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VI.

A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower or Grantor at the following addresses:

Occupants of the Premises
Chuck Reed
Yvonne Sanford
John Doe Sanford
Jane Doe Reed

18223 Montborne RD, Mt Vernon WA 98274
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18223 Montborne RD, Mt Vernon WA 98274

by both first class and certified mail on June 6, 2008, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on June 8, 2008, with said written Notice of Default and/or the Notice of Default was posted in a conspicuous place on the real property described in paragraph I above, and the Trustee has in his possession proof of such service or posting.

VII.

The Trustee whose name and address is set forth below will provide in writing, to any person requesting it, a statement of all costs and fees due at any time prior to the sale.

VIII.

The effect of the sale will be to deprive the Grantor and all those who hold by, through or under the Grantor of all their interest in the above-described property.

IX.

Anyone having any objections to this sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections, if they bring a lawsuit to restrain the sale, pursuant to R.C.W. 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustee's Sale.

X.

NOTICE TO OCCUPANTS OR TENANTS

The purchaser at the trustee's sale is entitled to possession of the property on the 20th day following the sale, as against the grantor under the deed of trust (the owner) and anyone having an



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interest junior to the deed of trust, including occupants and tenants. After the 20th day following the sale the purchaser has the right to evict occupants and tenants by summary proceedings under the unlawful detainer act, chapter 59.12 RCW.

DATED: July 9, 2008.

RAINIER FORECLOSURE SERVICES, INC.,
Successor Trustee

By: Paul V. Rieke

PAUL V. RIEKE, Vice President
Rainier Foreclosure Services, Inc. c/o
SCHWEET RIEKE & LINDE, PLLC
80th Avenue Professional Building
2955 80th Avenue S.E., Suite 102
Mercer Island, WA 98040
(206) 275-1010

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

On this day before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared PAUL V. RIEKE, to me known to be the Vice President of the corporation that executed the foregoing NOTICE OF TRUSTEE'S SALE, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned and on oath stated that he is authorized to execute the said instrument.

Given under my hand and official seal on July 9, 2008.

Maureen A. Fitzgerald
Maureen A. Fitzgerald
Notary Public in and for the
State of Washington, residing at: Kenmore
My commission expires: 9/27/08



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